

EXHIBIT B

Ms. Elaine Macey, SVP
Corporate Benefits
Union Bank of California
400 California Street, 10th Floor
San Francisco, CA 94104

9/25/06

Dear Elaine,

I wanted to write a brief letter to you and to request your help in determining, whether or not, I can qualify for any benefits given the fact that I am disabled. Since I have been disabled approximately two years, shouldn't I qualify for the Bank's Long Term Disability coverage? I can provide you with any necessary information regarding my disability upon your written request. I am already receiving benefits from Social Security Administration.

In addition, is there a possibility that I now qualify for Early Retirement benefits under the Bank's Retirement Plan? Please let me know if I need to make a more formal written request to the Bank's Plan Administrator.

I would like to take this opportunity to thank-you very much for your assistance in this matter.

Sincerely Yours,

John A. Noble

cc: Christal Jensen